

J1054 U.S. PTO
09/12/01

J1011 U.S. PTO
09/12/01

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September 12, 2001

FILE NO: 52493.000104

Assistant Commissioner For Patents
BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: Filing of New U.S. Utility Patent Application
Title: "A SYSTEM AND PROCESS FOR SECURITIZING REVERSE
MORTGAGE LOANS"
Inventor(s): Shekar Jannah, Forest, VA and Burt Hazelwood, Richmond, VA

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark Office including seventeen (17) pages of Specification, eleven (11) pages of Claims (numbered 1-48), one (1) page Abstract, five (5) page(s) of Drawings (numbered 1-5).

This application claims priority of U.S. Provisional Application No. 60/231,554 , filed September 11, 2000.

The filing fee is calculated as follows:

			AMOUNT	
			BASIC FILING FEE	
			\$710.00	
No. of Claims		No. in Excess	Rate	
Number of Claims in Excess of: 20		28	\$ 18.00	\$504.00
Independent Claims in Excess of: 3		5	\$ 80.00	\$400.00
First Presentation of Multiple Dependent Claims			\$270.00	0
Reduce by 1/2 for Small Entity				
Recordation of Assignment				
TOTAL FEE DUE				\$ 1,614.00



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PATENT TRADEMARK OFFICE

Assistant Commissioner For Patents

September 12, 2001

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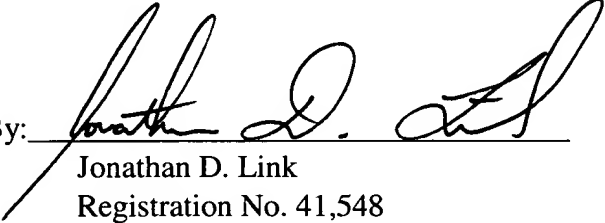
Please direct all communication concerning this application to:

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Respectfully submitted,

HUNTON & WILLIAMS

By:


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Dated: September 12, 2001

FOET 60 " 60005660

Accordingly, it is respectfully requested that a filing date of September 12, 2001, be granted to this application.

FEES

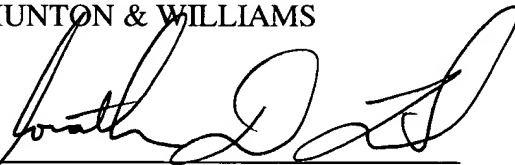
Submitted herewith is a check totaling \$1774.00 (\$710.00 to complete the basic filing fee for non-small entity; \$130.00 to cover the surcharge for late filing of the Declaration; \$110.00 to cover the fee for the one-month Extension of Time, and \$824.00 to cover the total additional claim fee). Any deficiency in or overpayment of this fee should be charged or credited to Deposit Account No. 50-0206.

In the event any variance exists between the amount enclosed and the PTO charges, please charge or credit any difference to Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS

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Dated: January 16, 2002